

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gary Lawrence Visco  
Ilene Michele Visco  
Debtors

Case No. 22-02187-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Dec 19, 2022

User: AutoDocke  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2022:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Gary Lawrence Visco, Ilene Michele Visco, 41 Edgelea Drive, Chambersburg, PA 17201-1349 |
| 5505888  | + Borough of Chambersburg, 100 S Second St, Chambersburg, PA 17201-2512                   |
| 5505893  | + Denny's Landscaping LLC, 707 Woodstock Road, Fayetteville, PA 17222-9737                |
| 5505896  | PNC Bank, One PNC Plaza, 249 Fifth Ave, Pittsburgh, PA 15222                              |

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| cr       | + Email/PDF: rmscidi@recoverycorp.com               | Dec 19 2022 18:41:26 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 5505885  | + Email/PDF: bncnotices@becket-lee.com              | Dec 19 2022 18:51:35 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540   |
| 5505886  | + Email/Text: BarclaysBankDelaware@tsico.com        | Dec 19 2022 18:40:00 | Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801   |
| 5506781  | + Email/Text: documentfiling@lciinc.com             | Dec 19 2022 18:40:00 | COMCAST, PO BOX 1931, Burlingame, CA 94011-1931  |
| 5505890  | + Email/PDF: Citi.BNC.Correspondence@citi.com       | Dec 19 2022 18:51:45 | Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034   |
| 5505891  | + Email/Text: documentfiling@lciinc.com             | Dec 19 2022 18:40:00 | Comcast, 1701 John F. Kennedy Blvd, Philadelphia, PA 19103-2899  |
| 5505892  | + Email/PDF: creditonebknotifications@resurgent.com | Dec 19 2022 18:41:12 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873   |
| 5506796  | Email/Text: mrdiscen@discover.com                   | Dec 19 2022 18:40:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 5505894  | + Email/Text: mrdiscen@discover.com                 | Dec 19 2022 18:40:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025   |
| 5505895  | + Email/Text: GenesisFS@ebn.phinsolutions.com       | Dec 19 2022 18:40:00 | Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401  |
| 5505889  | Email/PDF: ais.chase.ebn@aisinfo.com                | Dec 19 2022 18:41:23 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850  |
| 5509888  | + Email/Text: JPMCBKnotices@nationalbankruptcy.com  | Dec 19 2022 18:40:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 5511051  | Email/PDF: resurgentbknotifications@resurgent.com   | Dec 19 2022 18:41:19 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 5505887  | Email/Text: Bankruptcy.Notices@pnc.com              | Dec 19 2022 18:40:00 | BBVA Compass, ATTN: Bankruptcy, P O Box 10566, Birmingham, AL 35296  |
| 5510847  | + Email/Text: bankruptcyteam@quickenloans.com       |                      |  |

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|         |   |                      |  |
|---------|---|----------------------|--|
| 5505897 | + Email/Text: bankruptcyteam@quickenloans.com | Dec 19 2022 18:40:00 | Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408 |
| 5506095 | + Email/PDF: gecsed@recoverycorp.com          | Dec 19 2022 18:40:00 | Rocket Mortgage/Quicken Loans, ATTN: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573   |
| 5505898 | + Email/PDF: gecsed@recoverycorp.com          | Dec 19 2022 18:41:25 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021    |
| 5505899 | + Email/PDF: gecsed@recoverycorp.com          | Dec 19 2022 18:41:11 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060               |
| 5505900 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com   | Dec 19 2022 18:41:17 | Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060             |
|         |   | Dec 19 2022 18:41:25 | Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001       |

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2022

Signature: \_\_\_\_\_ /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2022 at the address(es) listed below:

| Name                          | Email Address   |
|-------------------------------|---|
| Jack N Zaharopoulos (Trustee) | TWeef@pamd13trustee.com   |
| Michael Patrick Farrington    | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmllawgroup.com |
| Nicholas G. Platt             | on behalf of Debtor 2 Ilene Michele Visco ngp@mooney4law.com plattnr61895@notify.bestcase.com                           |
| Nicholas G. Platt             | on behalf of Debtor 1 Gary Lawrence Visco ngp@mooney4law.com plattnr61895@notify.bestcase.com                           |
| United States Trustee         | ustpregion03.ha.ecf@usdoj.gov   |

TOTAL: 5

# **LOCAL BANKRUPTCY FORM 3015-1**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**Gary Lawrence Visco**  
**Ilene Michele Visco**

CHAPTER 13  
CASE NO. |

- ORIGINAL PLAN
  - \_\_\_\_\_ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
  - Number of Motions to Avoid Liens
  - Number of Motions to Value Collateral

## CHAPTER 13 PLAN

## NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |                                   |  |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

## **YOUR RIGHTS WILL BE AFFECTED**

**READ THIS PLAN CAREFULLY.** If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

#### **1. PLAN FUNDING AND LENGTH OF PLAN.**

#### A. Plan Payments From Future Income

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$69,960.00**, plus other payments and property stated in § 1B below:

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE:  Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$68,958.04**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_\_. All sales shall be completed by \_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

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3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

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**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

| Name of Creditor              | Description of Collateral  | Last Four Digits of Account Number |
|-------------------------------|--|------------------------------------|
| PNC Bank                      | 2020 Jeep Grand Cherokee Limited X 4967 miles  | 2307                               |
| Rocket Mortgage/Quicken Loans | 41 Edgelea Dr Chambersburg, PA 17201 Franklin County<br>Value based on market analysis minus 10% cost of sale. | 0534                               |

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

**F. Surrender of Collateral. Check one.**

■ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. **Lien Avoidance**. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

■ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

### 3. PRIORITY CLAIMS.

A. **Administrative Claims**

1. **Trustee's Fees**. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. **Attorney's fees**. Complete only one of the following options:

- a. In addition to the retainer of \$ **49.00** already paid by the Debtor, the amount of \$ **4,451.00** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. **Other**. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

*Check one of the following two lines.*

■ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. **Priority Claims (including, certain Domestic Support Obligations)**

■ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. **Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B)**. Check one of the following two lines.

■ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

### 4. UNSECURED CLAIMS

A. **Claims of Unsecured Nonpriority Creditors Specially Classified**.

*Check one of the following two lines.*

■ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. **Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

### 5. EXECUTORIAL CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

■ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

### 6. VESTING OF PROPERTY OF THE ESTATE.

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- plan confirmation.
- entry of discharge.
- closing of case.

#### 7. DISCHARGE: (Check one)

- The debtor will seek a discharge pursuant to § 1328(a).
- The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

#### 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

#### 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.**  
**(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: November 10, 2022

/s/ Nicholas G. Platt

**Nicholas G. Platt 327239**

Attorney for Debtor

/s/ Gary Lawrence Visco

**Gary Lawrence Visco**

Debtor

/s/ Ilene Michele Visco

**Ilene Michele Visco**

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.